

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TIMOTHY M. ZEFFE
DARLA S. ZEFFE
Debtor(s)

Case No. 18-21707JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2018.
- 2) The plan was confirmed on 06/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/19/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/06/2021.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$93,043.37.
- 10) Amount of unsecured claims discharged without full payment: \$72,848.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$111,964.00
Less amount refunded to debtor	\$7,060.87

NET RECEIPTS: **\$104,903.13**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,269.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,669.60**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIFIRST HOME IMPROVEMENT	Unsecured	11,080.62	11,154.85	11,154.85	11,154.85	0.00
CHASE(*)	Unsecured	8,661.20	NA	NA	0.00	0.00
CHASE(*)	Unsecured	2,482.07	NA	NA	0.00	0.00
CITIBANK NA(*)++	Unsecured	21,764.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	498.94	587.42	587.42	587.42	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	0.00	0.00	0.00	0.00
DISCOVER BANK(*)	Unsecured	11,804.66	12,197.88	12,197.88	12,197.88	0.00
DISCOVER PERSONAL LOANS**	Unsecured	13,296.95	13,718.68	13,718.68	13,718.68	0.00
JCPENNEY	Unsecured	4,124.70	NA	NA	0.00	0.00
LOWES++	Unsecured	8,253.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	16,680.59	16,324.29	16,324.29	16,324.29	1,875.81
PNC BANK NA	Unsecured	5,172.50	4,997.18	4,997.18	4,997.18	0.00
PNC BANK NA	Unsecured	12,314.47	12,708.71	12,705.73	12,705.73	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,652.51	11,871.69	11,871.69	11,871.69	0.00
SEARS/CITI CARD USA*++	Unsecured	8,148.98	NA	NA	0.00	0.00
SPRUCE LENDING++	Unsecured	19,414.60	NA	NA	0.00	0.00
UNITED BANK	Secured	19,585.78	0.00	0.00	10,800.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$16,324.29	\$27,124.29	\$1,875.81
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,324.29	\$27,124.29	\$1,875.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,233.43	\$67,233.43	\$0.00

Disbursements:	
Expenses of Administration	<u>\$8,669.60</u>
Disbursements to Creditors	<u>\$96,233.53</u>
TOTAL DISBURSEMENTS :	<u>\$104,903.13</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.